



MARK B. GRECO *Managing Director, Asset Management*

Mr. Harvey M. Goodman, President  
Mr. Karl L. Denison, Executive Vice President  
Goodman-Gable-Gould/Adjusters International  
10110 Molecular Drive, Suite 300  
Rockville, Maryland 20850

Re: Loss Consulting Services, Belleview Biltmore Golf & Spa Resort, Clearwater, Florida, Damages from Hurricane Jeanne, September 2004

Dear Harvey and Karl,

We wanted to take a moment to thank you for your guidance and persistence in helping secure appropriate insurance recovery arising from our claims at the above-referenced property after Hurricane Jeanne.

The Belleview Biltmore Golf & Spa Resort, a one-hundred year old, 244 room luxury resort and conference facility, was heavily damaged by this major storm. For five months we attempted to negotiate with our insurance carrier, IRI, without professional representation. It became readily apparent that we were fighting an uphill battle, and we deemed it to be in the best interest of our Principal, for whom we were managing the property to engage a professional advocate. Our insurance broker advised us of the excellent reputation of Goodman-Gable-Gould/Adjusters International, and fortunately we interviewed and engaged you as our representative. Our only regret is that we did not retain GGG/AI immediately after the storm.

While securing recovery in such a complex claim was a long, arduous process, GGG/AI's involvement as our advocate gave us complete confidence that we would fully recover. It was immediately obvious to us that the experienced veterans from within your organization that were assigned to each aspect of our claim (building, business personal property and loss of income/extra expense) were professionals. It was clear they had handled many losses as large and as complex as ours. Your team quickly brought themselves up-to-speed on the details of our policy, the specifics of our damage, and the status of claim negotiations to date. GGG/AI brought cohesiveness and focus to this process. Your professional representation allowed our executives and management personnel to tend to their everyday business duties instead of getting overwhelmed by the insurance claims process.

The claim documentation prepared by GGG/AI was always accurate and thorough, and you were able to lay out to IRI in great detail the extent of our damages. Each of your team members engaged in productive dialogue with the relevant experts retained by IRI and indeed leveled the playing field for Urdang. When we needed to invoke the Appraisal provision in our policy, GGG/AI was able to seamlessly appoint a GGG/AI Principal as our Appraiser; no delay, ramp up time or learning curve. We truly felt the resources of your entire organization were at our disposal.



With GGG/AI as our advocate we were able to secure approximately seven times the original loss measure offered by the carrier! It took significant effort, tenacity, creativity, skill and persistence on your part, but, you got it done, and for that we are most grateful. Urdang will certainly call upon GGG/AI should we suffer damage in the future.

Feel free to share this with any similarly situated policyholders or have them call us directly.

Very truly yours,

Mark B. Greco  
Managing Director - Asset Management